

Please amend the claims as follows (this listing replaces all prior versions):

1. (Currently Amended) A computer implemented method of buying, storing, and redeeming products, comprising:

receiving, from a first terminal, information indicating that one or more physical products have been pre-paid;

receiving, from the first terminal, a first unique identifier associated with a physical card ~~an electronic wallet~~;

adding, by a computer, the one or more pre-paid physical products to ~~[[the]]~~ an electronic wallet associated with the physical card;

storing the electronic wallet information in a central database;

receiving from the first terminal or a second terminal a second unique identifier and a request to redeem a second product;

verifying, by the computer, that the second unique identifier matches the first unique identifier, and that the second product matches one of the one or more pre-paid products in the electronic wallet; and

sending approval of redemption of the second product to enable a user to redeem the second product at the first or second terminal.

2. (Previously Presented) The method of claim 1 in which the one or more products comprise a specific item of a restaurant menu.

3. (Previously Presented) The method of claim 1 in which the one or more products comprise a product associated with a specific stock keeping unit (SKU).

4. (Currently Amended) The method of claim 1 in which ~~the one or more products~~ comprise at least one of the pre-paid products comprises a family of items of a restaurant menu.

5. (Currently Amended) The method of claim 1 in which ~~the one or more products are~~ at least one of the pre-paid products is associated with a family of SKU items.

6. (Currently Amended) The method of claim 1 in which ~~the one or more products~~ comprise at least one of the pre-paid products comprises a category of products.

7. (Previously Presented) The method of claim 6 in which the category of products comprise a plurality of families of products.

8. (Previously Presented) The method of claim 6 in which the category of products comprise a plurality of SKU items.

9. (Cancelled).

10. (Currently Amended) The method of claim 1, further comprising sending to the second ~~point-of-sale~~ terminal a message showing the pre-paid products in the electronic wallet.

11. (Currently Amended) The method of claim 1, further comprising selecting, by the computer, one or more of the pre-paid products in the electronic wallet based on rules that specify which pre-paid products are redeemable at the time and the location of the second point-of-sale, and sending to the second point-of-sale terminal a message specifying the selected one or more pre-paid products that are redeemable.

12. (Currently Amended) The method of claim 1, further comprising adding, by the computer, a pre-paid dollar discount of an item to the electronic wallet.

13. (Currently Amended) The method of claim 1, further comprising adding, by the computer, a pre-paid dollar discount of a plurality of items to the electronic wallet.

14. (Currently Amended) The method of claim 1, further comprising adding, by the computer, a pre-paid percentage discount of an item or a plurality of items to the electronic wallet.

15-17. (Cancelled).

18. (Currently Amended) The method of claim 1, further comprising receiving messages indicating that the one or more pre-paid products have been added to a check, performing, by the computer, a check-level reconciliation, and automatically removing any products ~~originally that have been added to the check but that~~ had not actually been paid for ~~based on configurable rules~~.

19. (Previously Presented) The method of claim 1 in which the first terminal comprises a point-of-sale (POS) terminal.

20. (Previously Presented) The method of claim 1 in which the first terminal comprises a remote network terminal.

21. (Previously Presented) The method of claim 1 in which the first terminal comprises a kiosk.

22. (Currently Amended) The method of claim 1 in which the [[the]] unique identifier comprises a unique identifier of a loyalty card.

23. (Canceled)

24. (Currently Amended) The method of claim 1 in which the [[the]] unique identifier comprises a unique identifier of a payment card.

25. (Currently Amended) The method of claim 1 in which the [[the]] unique identifier comprises a unique identifier of a smart card.

26. (Currently Amended) A system comprising[[:]] :
a first point-of-sale (POS) terminal comprising
a first POS database having information about physical products that are
available for purchase or redemption at the first POS terminal,
a first user interface to enable a seller to enter information indicating that ~~a~~
~~customer has pre-paid~~ one or more physical products have been pre-paid and send messages to a
central server to store information about the one or more physical products in an electronic
wallet associated with a unique identifier of a physical card ~~the customer~~, and
a second user interface to receive messages from the central server
indicating one or more pre-paid physical products in the electronic wallet that are redeemable by
a customer providing the unique identifier of the card ~~customer~~.

27. (Previously Presented) The system of claim 26 in which the POS terminal
comprises rules for selecting one of a plurality of products in the POS database that corresponds
to a pre-paid product in the electronic wallet when the pre-paid product represents a product
category that corresponds to more than one product in the POS database.

28. (Currently Amended) The ~~[[method]]~~ system of claim 27 in which the pre-paid
product comprises an entrée that corresponds to a plurality of items in a restaurant menu in the
POS database.

29. (Previously Presented) The system of claim 26 in which the POS database
comprises real-time rules for adding rewards to or removing rewards from the electronic wallet
based on conditions at the time of transaction.

30. (Canceled)

31. (Canceled)

32. (Currently Amended) A computer implemented method of buying, storing, and redeeming products, comprising:

receiving information indicating that a first product has been pre-paid, the first product representing a family of products;

receiving a first unique identifier;

adding, by a computer, the first product to an electronic wallet associated with the first unique identifier;

receiving a second unique identifier and a request to redeem a second product;

verifying, by the computer, that the second unique identifier matches the first unique identifier;

processing, by the computer, the request to redeem the second product using a set of rules to verify that the second product is within the family of products associated with the first product; and

sending approval of redemption of the selected product.

33. (Previously Presented) The method of claim 32 in which the first product comprises a food category that comprises a family of specific food products.

34. (Previously Presented) The method of claim 32 in which the first product comprises a category of restaurant menu items that comprise a plurality of specific restaurant menu items.

35. (Previously Presented) The method of claim 34 in which the request to redeem the second product originates from a point-of-sale terminal at a restaurant.

36. (Currently Amended) The method of claim 32 in which the set of rules is specific to at least one of a user who requests to redeem a product, a store where the request to redeem a product originates, a merchant associated a product to be redeemed, [[and]] or a time when a request to redeem a product is made.

37. (Previously Presented) A system comprising;
a point-of-sale (POS) terminal comprising
a user interface to enable a customer to redeem products in an electronic wallet associated with the customer,
a POS database having information about a plurality of products that are available for redemption at the POS terminal, and rules about selecting a product from the plurality of products in response to a request to redeem a first product in the electronic wallet that corresponds to a plurality of specific products in the POS database, and
a processor to select a specific product in the POS database for redemption according to the rules.

38. (Previously Presented) The system of claim 37 in which the first product comprises a food category that corresponds to a family of specific food products.

39. (Previously Presented) The system of claim 37 in which the first product comprises a category of restaurant menu items that correspond to a plurality of specific restaurant menu items.

40. (Currently Amended) The system of claim 37 in which the rules are specific to at least one of a user who requests to redeem a product, a store where the request to redeem a product originates, a merchant associated a product to be redeemed, ~~[[and]]~~ or a time when a request to redeem a product is made.

41. (Currently Amended) A computer implemented method of processing a customer order at a restaurant, the method comprising:

receiving, from a first restaurant point-of-sale terminal, an identifier associated with a physical card ~~customer~~ and information about ~~[[the]]~~ a customer's order;

storing, by a computer, in an account associated with the card ~~customer~~ information about the customer's order;

receiving, from a second restaurant point-of-sale terminal, the identifier associated with the card ~~customer~~ and a request to retrieve the stored order; and
providing the stored order to the second restaurant point-of-sale terminal.

42. (Previously Presented) A system comprising:
a restaurant point-of-sale (POS) terminal comprising
a POS database having information about menu items and modifiers or condiments associated with the menu items,
a first user interface to enable an operator to store a restaurant order of a customer in an account associated with the customer, the stored restaurant order including specific menu items and modifiers or condiments associated the specific menu items;
a second user interface to enable the operator to retrieve a stored restaurant order from the account associated with the customer, in which the retrieved restaurant order includes specific menu items and modifiers or condiments associated the specific menu items.

43. (Previously Presented) The system of claim 42 in which the stored restaurant order retrieved by the second user interface was entered into the account through a second restaurant POS terminal, the first and second POS terminals belonging to different restaurants.

44. (Currently Amended) A computer implemented method of operating a stored product card, comprising:
receiving a unique identifier associated with a physical card and information indicating that one or more physical products have been pre-paid;
receiving a request to add the one or more pre-paid physical products to an electronic wallet associated with the physical card;
receiving the unique identifier and a request to redeem a second physical product;
verifying, by a computer, that the second physical product matches one of the one or more pre-paid physical products in the electronic wallet; and
sending approval of redemption of the second physical product to enable a user to redeem the second physical product.

45. (Previously Presented) The method of claim 44 in which the request to add the one or more pre-paid products to the electronic wallet is sent from a point-of-sale terminal.

46. (Previously Presented) The method of claim 1, further comprising transferring money from a first legal entity that owns the first terminal to a second legal entity that owns the second terminal based on a preset value for each type of pre-paid item when the second unique identifier and the request to redeem the second product are received by the second terminal, wherein the first and second legal entities are two different legal entities of a franchised organization.

47. (Previously Presented) The method of claim 1, further comprising transferring money from a first legal entity that owns the first terminal to a second legal entity that owns the second terminal based on an actual value or a percentage of the actual value of the redeemed product when the second unique identifier and the request to redeem the second product are received by the second terminal, wherein the first and second legal entities are two different legal entities of a franchised organization.

48. (Currently Amended) The method of claim 1, further comprising receiving messages indicating that the one or more pre-paid products have been added to a check, and performing a check-level reconciliation to confirm that the pre-paid products added to the check ~~[[has]]~~ have actually been paid.

49. (New) The method of claim 1 in which the first terminal comprises a first point-of-sale terminal having access to a first point-of-sale database having information about products that are available for purchase or redemption at the first point-of-sale terminal, the second terminal comprises a second point-of-sale terminal having access to a second point-of-sale database having information about products that are available for purchase or redemption at the second point-of-sale terminal, the first point-of-sale terminal does not have access to the second

point-of-sale database, and the second point-of-sale terminal does not have access to the first point-of-sale database.

50. (New) The method of claim 1 in which the first terminal comprises a first point-of-sale terminal having access to a first point-of-sale database having information about products that are available for purchase or redemption at the first point-of-sale terminal, the second terminal comprises a second point-of-sale terminal having access to a second point-of-sale database having information about products that are available for purchase or redemption at the second point-of-sale terminal, and at least some of the products that are available for redemption at the second point-of-sale terminal are different from the products that are available for purchase at the first point-of-sale terminal.

51. (New) The system of claim 26 in which the first POS terminal enables the customer to redeem a pre-paid product that was added to the electronic wallet from a second POS terminal comprising a second POS database having information about products that are available for purchase or redemption at the second POS terminal.

52. (New) The system of claim 51 in which some products listed in the second POS database are not listed in the first POS database.

53. (New) A computer implemented method of buying, storing, and redeeming products, comprising:

receiving, from a first terminal information indicating that one or more products have been pre-paid, the one or more products comprising a product corresponding to at least one of a family of items of a restaurant menu, a plurality of stock keeping unit (SKU) items, a family of SKU items, a category of products, or a plurality of families of products;

storing, by a computer, information about the one or more pre-paid products in a central database;

receiving from a second terminal a request to redeem a second product;

verifying, by the computer, that the second product matches one of the pre-paid products;
and

sending approval of redemption of the second product to enable a customer to redeem the second product at the second terminal.

54. (New) A method of buying, storing, and redeeming products, comprising:
receiving from a plurality of point-of-sale (POS) terminals information regarding pre-paid products that were paid by customers,

storing, by a computer, information about the pre-paid products in accounts associated with identifiers designated by the customers to enable later redemption of the pre-paid products, each POS terminal having access to a corresponding POS database having information about products that are available for purchase or redemption at the POS terminal, some of the products each corresponding to at least one of

a family of items of a restaurant menu, a plurality of SKU items, a family of SKU items, a category of products, or a plurality of families of products.

55. (New) A method of operating a plurality of point-of-sale terminals, comprising:
enabling a plurality of point-of-sale (POS) terminals at various stores of a franchise to access corresponding POS databases having information about products that are available for purchase or redemption at each corresponding POS terminal, the POS terminal of each store not having access to the POS databases of other stores; and

enabling each POS terminal to allow customers to pay for products, store information about the pre-paid products in accounts associated with the customers at a central server to allow later redemption of the pre-paid products at any of the POS terminals, and to allow customers to redeem pre-paid products that were paid for at any of the POS terminals.

56. (New) The method of claim 55 in which some of the products each corresponds to at least one of a family of items of a restaurant menu, a plurality of SKU items, a family of SKU items, a category of products, or a plurality of families of products.

57. (New) A computer implemented method comprising:
receiving a first message requesting that a monetary value be added to an account associated with a card having a unique identifier;
adding, by a computer, the monetary value to the account associated with the unique identifier of the card;
receiving a second message requesting that a first physical product be added to the account associated with the unique identifier of the card; and
adding, by the computer, the first physical product to the account associated with the unique identifier of the card, such that the card has both stored monetary value and stored physical product.

58. (New) The method of claim 57, further comprising
receiving a third message requesting redemption of a second physical product from an account associated with the unique identifier of the card,
verifying that the second physical product matches the first physical product in the account associated with the unique identifier of the card, and
sending approval of redemption of the second physical product.

59. (New) The method of claim 58 in which the first physical product represents at least one of a family of items of a restaurant menu, a plurality of stock keeping unit (SKU) items, a family of SKU items, a category of products, or a plurality of families of products, and verifying that the second physical product matches the first physical product comprises using a set of rules to verify that the second product is within the family of items of the restaurant menu, the plurality of SKU items, the family of SKU items, the category of products, or the plurality of families of products represented by the first product.